

Information to identify the case:

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|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Gregory S Thomas | Social Security number or ITIN | xxx-xx-9733 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | Holly C Thomas | Social Security number or ITIN | xxx-xx-8722 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-21318-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory S Thomas

Holly C Thomas

7/10/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gregory S Thomas
 Holly C Thomas
 Debtors

Case No. 19-21318-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

| | |
|----------|---|
| db/jdb | +Gregory S Thomas, Holly C Thomas, 102 Washington Drive, Fayette City, PA 15438-1247 |
| 15024550 | +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 15024554 | +Enduracare Orthotic & Prosthetic SVC, PO Box 58011, Fayetteville, NC 28305-8011 |
| 15024557 | +Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095 |
| 15024558 | +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433 |
| 15024559 | +South Hills Ortho Sur Associates, 2000 Oxford Dr. Suite 211, Bethel Park, PA 15102-1898 |
| 15024566 | +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 15024565 | +Uniontown Hospital, 500 W Berkeley Street, Uniontown, PA 15401-5596 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

| | |
|----------|---|
| | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2019 02:49:17 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | +EDI: PRA.COM Jul 11 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15024555 | EDI: HNDA.COM Jul 11 2019 06:38:00 Honda Financial Services, PO Box 7829, Philadelphia, PA 19101 |
| 15024548 | +EDI: TSYS2.COM Jul 11 2019 06:38:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 15024549 | +EDI: CHASE.COM Jul 11 2019 06:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298 |
| 15024551 | +EDI: CITICORP.COM Jul 11 2019 06:38:00 Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077 |
| 15024552 | +EDI: RCSFNBMARIN.COM Jul 11 2019 06:38:00 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872 |
| 15024553 | EDI: DISCOVER.COM Jul 11 2019 06:38:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850 |
| 15024556 | +E-mail/Text: bncnotices@becket-lee.com Jul 11 2019 02:48:56 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 |
| 15024560 | +EDI: RMSC.COM Jul 11 2019 06:38:00 Synco/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15024561 | +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15025193 | +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15024562 | +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15024564 | EDI: TFSR.COM Jul 11 2019 06:38:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408 |
| 15024563 | +EDI: WTRRN BANK.COM Jul 11 2019 06:38:00 Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475 |

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jul 10, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Corey J. Sacca on behalf of Joint Debtor Holly C Thomas csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
Corey J. Sacca on behalf of Debtor Gregory S Thomas csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor PNC Bank, National Association amps@manleydeas.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
TOTAL: 6